

Monthly Enrollment by Block

	2006-01	2006-02	2006-03	2006-04	2006-05	2006-06	2006-07	2006-08	2006-09	2006-10	2006-11	2006-12	2007-01	2007-02
<u>Membership</u>														
Open PPACA	3,354	4,468	6,105	7,931	9,517	11,326	12,594	13,850	15,168	16,361	17,623	18,753	20,273	22,270
Closed PPACA (1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIPAA/Conversion	347	359	368	392	412	428	453	462	502	514	529	539	590	605
Other non-PPACA (2)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Membership	3,701	4,827	6,473	8,323	9,929	11,754	13,047	14,312	15,670	16,875	18,152	19,292	20,863	22,875
<u>Sales</u>														
Open PPACA	876	1,241	1,808	2,040	1,872	2,099	1,696	1,725	1,830	1,752	1,867	1,693	2,159	2,675
HIPAA/Conversion	3	13	9	25	23	22	25	14	45	21	18	16	57	27
Total Sales	879	1,254	1,817	2,065	1,895	2,121	1,721	1,739	1,875	1,773	1,885	1,709	2,216	2,702
<u>Lapses</u>														
Open PPACA	0	127	171	214	286	290	428	469	512	559	605	563	639	678
HIPAA/Conversion	0	1	0	1	3	6	0	5	5	9	3	6	6	12
Total Lapses	0	128	171	215	289	296	428	474	517	568	608	569	645	690

Notes:

1. While some plans are closed to new membership, Aetna manages all Individual business as a single open block.
2. Aetna does not have "Other non-PPACA" plans in the California Individual market.
3. Aetna Life Insurance Company does not have any individual plans under the supervision of the DMHC.

Monthly Enrollment by Block

	2007-03	2007-04	2007-05	2007-06	2007-07	2007-08	2007-09	2007-10	2007-11	2007-12	2008-01	2008-02	2008-03
<u>Membership</u>													
Open PPACA	24,872	27,193	29,254	31,631	32,806	34,141	35,519	36,495	37,392	38,199	39,186	40,787	42,556
Closed PPACA (1)	0	0	0	0	0	0	0	0	0	0	0	0	0
HIPAA/Conversion	634	662	717	752	803	838	884	924	952	1,002	1,062	1,091	1,134
Other non-PPACA (2)	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Membership	25,506	27,855	29,971	32,383	33,609	34,979	36,403	37,419	38,344	39,201	40,248	41,878	43,690
<u>Sales</u>													
Open PPACA	3,333	3,292	3,146	3,473	2,333	2,586	2,799	2,538	2,328	2,162	2,580	2,931	3,262
HIPAA/Conversion	34	36	64	43	58	48	55	52	44	56	79	63	61
Total Sales	3,367	3,328	3,210	3,516	2,391	2,634	2,854	2,590	2,372	2,218	2,659	2,994	3,323
<u>Lapses</u>													
Open PPACA	731	971	1,085	1,096	1,158	1,251	1,421	1,562	1,431	1,355	1,593	1,330	1,493
HIPAA/Conversion	5	8	9	8	7	13	9	12	16	6	19	34	18
Total Lapses	736	979	1,094	1,104	1,165	1,264	1,430	1,574	1,447	1,361	1,612	1,364	1,511

Monthly Enrollment by Block

	2008-04	2008-05	2008-06	2008-07	2008-08	2008-09	2008-10	2008-11	2008-12	2009-01	2009-02	2009-03	2009-04
<u>Membership</u>													
Open PPACA	43,937	45,110	46,021	46,144	47,092	48,255	49,469	50,663	51,463	52,845	54,786	57,919	60,884
Closed PPACA (1)	0	0	0	0	0	0	0	0	0	0	0	0	0
HIPAA/Conversion	1,174	1,199	1,239	1,318	1,386	1,414	1,468	1,533	1,565	1,656	1,739	1,816	1,889
Other non-PPACA (2)	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Membership	45,111	46,309	47,260	47,462	48,478	49,669	50,937	52,196	53,028	54,501	56,525	59,735	62,773
<u>Sales</u>													
Open PPACA	2,945	2,838	2,974	2,523	2,882	3,147	3,210	3,184	2,812	3,431	3,768	4,950	4,912
HIPAA/Conversion	67	49	56	107	81	88	89	88	62	140	119	111	122
Total Sales	3,012	2,887	3,030	2,630	2,963	3,235	3,299	3,272	2,874	3,571	3,887	5,061	5,034
<u>Lapses</u>													
Open PPACA	1,564	1,665	2,063	2,400	1,934	1,984	1,996	1,990	2,012	2,049	1,827	1,817	1,947
HIPAA/Conversion	27	24	16	28	13	60	35	23	30	49	36	34	49
Total Lapses	1,591	1,689	2,079	2,428	1,947	2,044	2,031	2,013	2,042	2,098	1,863	1,851	1,996

Monthly Enrollment by Block

	2009-05	2009-06	2009-07	2009-08	2009-09	2009-10	2009-11	2009-12	2010-01	2010-02	2010-03	2010-04	2010-05
<u>Membership</u>													
Open PPACA	62,921	64,645	63,548	63,661	63,896	63,341	63,131	62,783	62,545	63,312	65,096	66,940	68,678
Closed PPACA (1)	0	0	0	0	0	0	0	0	0	0	0	0	0
HIPAA/Conversion	1,974	2,052	2,105	2,167	2,214	2,265	2,310	2,362	2,421	2,478	2,516	2,627	2,721
Other non-PPACA (2)	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Membership	64,895	66,697	65,653	65,828	66,110	65,606	65,441	65,145	64,966	65,790	67,612	69,567	71,399
<u>Sales</u>													
Open PPACA	4,160	4,310	2,466	2,602	2,506	2,128	2,091	1,806	2,104	2,709	3,656	3,721	3,727
HIPAA/Conversion	124	115	111	97	87	116	98	100	123	119	98	168	141
Total Sales	4,284	4,425	2,577	2,699	2,593	2,244	2,189	1,906	2,227	2,828	3,754	3,889	3,868
<u>Lapses</u>													
Open PPACA	2,123	2,586	3,563	2,489	2,271	2,683	2,301	2,154	2,342	1,942	1,872	1,877	1,989
HIPAA/Conversion	39	37	58	35	40	65	53	48	64	62	60	57	47
Total Lapses	2,162	2,623	3,621	2,524	2,311	2,748	2,354	2,202	2,406	2,004	1,932	1,934	2,036

Monthly Enrollment by Block

	2010-06	2010-07	2010-08	2010-09	2010-10	2010-11	2010-12
<u>Membership</u>							
Open PPACA	70,931	71,740	72,669	73,629	74,705	77,433	83,587
Closed PPACA (1)	0	0	0	0	0	0	0
HIPAA/Conversion	2,769	2,767	2,731	2,724	2,734	2,728	2,765
Other non-PPACA (2)	0	0	0	0	0	0	0
Total Membership	73,700	74,507	75,400	76,353	77,439	80,161	86,352
<u>Sales</u>							
Open PPACA	4,336	2,760	3,146	3,756	4,973	6,063	7,676
HIPAA/Conversion	126	69	46	95	76	73	75
Total Sales	4,462	2,829	3,192	3,851	5,049	6,136	7,751
<u>Lapses</u>							
Open PPACA	2,083	1,951	2,217	2,796	3,897	3,335	1,522
HIPAA/Conversion	78	71	82	102	66	79	38
Total Lapses	2,161	2,022	2,299	2,898	3,963	3,414	1,560

Annual Allowed Cost Trends

Benefit Category	2009/2008 Trend			2010/2009 Trend			2011/2010 Projected Trend		
	Utilization	Unit Cost	Total	Utilization	Unit Cost	Total	Utilization	Unit Cost	Total
Hospital Inpatient	11.9%	8.2%	21.1%	6.4%	15.1%	22.5%	4.0%	9.0%	13.3%
Hospital Outpatient	7.5%	4.3%	12.1%	13.1%	3.1%	16.6%	6.5%	9.0%	16.1%
Physician Services	4.2%	1.1%	5.3%	6.4%	4.7%	11.5%	3.7%	6.2%	10.2%
Prescription Drugs	5.6%	12.0%	18.3%	5.3%	6.4%	12.0%	3.6%	6.9%	10.7%
Laboratory	5.1%	4.1%	9.4%	4.3%	5.9%	10.4%	3.5%	8.1%	11.8%
Radiology	2.7%	6.5%	9.4%	3.2%	8.5%	12.0%	3.1%	8.1%	11.5%
Other (Home Health, Mental Health, Medical Rx)	14.8%	9.8%	26.1%	2.9%	8.1%	11.3%	3.6%	6.9%	10.7%
Total	7.5%	5.7%	13.6%	6.9%	7.5%	14.9%	4.2%	7.8%	12.4%

2009 and 2010 Trends are actuals based on Individual experience in California paid through 12/31/10.

Actual data has not been normalized.

Total trends represent changes in cost per member per month.

Region	Market	Rating Areas	Inpatient Contract Change	Outpatient Contract Change	Weight
North	Northern California	6, 7, 8, 9	8.6%	8.9%	33.6%
South	Los Angeles	2, 3, 4, 5	8.7%	8.9%	45.8%
South	San Diego	1	10.2%	9.4%	20.6%
	Total		9.0%	9.0%	100.0%

Annual Allowed Cost Trends

Inpatient

Service Type	Days Per 1,000 Members Per Year			Allowed Cost per Day			Allowed PMPM		
	2009	2010	Trend	2009	2010	Trend	2009	2010	Trend
Medical	28.87	29.14	0.9%	\$3,553.17	\$3,892.97	9.6%	\$8.55	\$9.45	10.6%
Surgical	31.31	34.19	9.2%	\$6,150.46	\$7,150.38	16.3%	\$16.05	\$20.37	27.0%
Intensive/Critical Care	27.44	32.15	17.2%	\$8,825.47	\$9,056.18	2.6%	\$20.18	\$24.27	20.2%
Step Down Unit	16.86	13.77	-18.3%	\$5,356.23	\$5,883.14	9.8%	\$7.52	\$6.75	-10.3%
Maternity/Neonatal Care	4.23	4.56	7.8%	\$5,069.78	\$3,343.56	-34.0%	\$1.79	\$1.27	-28.9%
Other	0.80	3.39	325.6%	\$4,387.43	\$2,548.23	-41.9%	\$0.29	\$0.72	147.2%
Total	109.50	117.21	7.0%	\$5,959.30	\$6,433.17	8.0%	\$54.38	\$62.83	15.5%
Mix Shift						0.6%			
Average Allowed Cost per Day Trend (at 2009 Utilization)				\$5,959.30	\$6,393.69	7.3%			

Outpatient

Service Type	Visits Per 1,000 Members Per Year			Allowed Cost per Visit			Allowed PMPM		
	2009	2010	Trend	2009	2010	Trend	2009	2010	Trend
Ambulatory Facility	147.62	174.33	18.1%	\$2,324.22	\$2,439.94	5.0%	\$28.60	\$35.45	24.0%
Emergency Room	104.12	103.11	-1.0%	\$1,853.38	\$2,066.73	11.5%	\$16.08	\$17.76	10.4%
Total	251.74	277.44	10.2%	\$2,129.65	\$2,301.27	8.1%	\$44.68	\$53.21	19.1%
Mix Shift						0.7%			
Average Allowed Cost per Visit Trend (at 2009 Utilization)				\$2,129.65	\$2,285.58	7.3%			

2009 and 2010 Trends are actuals based on Individual experience in California paid through 2/28/11.

Data has not been normalized.

Service type is based on Aetna's system classification using codes in claims data.

Interdependencies exist between unit cost, mix, and utilization when comparing years and types of services.

Durational Year	<=\$1,000	>\$1,000
Year 1	0.86	0.79
Year 2	1.00	1.00
Year 3	1.03	1.06
Year 4	1.14	1.12
Year 5	1.10	1.15
Year 6	1.12	1.18
Year 7+	1.13	1.19

Plans with No Deductible

Member Months by Duration										8/10-12/10 (no sales after 7/10)
	8/09-7/10	8/10-12/10	1/11-6/11	7/11-6/12	7/12-6/13	7/13-6/14	7/14-6/15	7/15-6/16	7/16-6/17	
Year 1	32,158	9,837	7,125	1,945	-	-	-	-	-	6,173
Year 2	16,898	9,329	9,740	12,423	1,268	-	-	-	-	9,329
Year 3	2,587	3,324	6,530	13,685	8,102	827	-	-	-	3,324
Year 4	135	335	1,050	6,737	8,924	5,283	539	-	-	335
Year 5	15	35	54	914	4,393	5,820	3,445	352	-	35
Year 6	-	-	7	61	596	2,865	3,795	2,247	229	-
Year 7+	-	-	-	5	43	416	2,140	3,870	3,989	-

Distribution of Member Months										8/10-12/10 (no sales after 7/10)
	8/09-7/10	8/10-12/10	1/11-6/11	7/11-6/12	7/12-6/13	7/13-6/14	7/14-6/15	7/15-6/16	7/16-6/17	
Year 1	62.1%	43.0%	29.1%	5.4%	0.0%	0.0%	0.0%	0.0%	0.0%	32.2%
Year 2	32.6%	40.8%	39.7%	34.7%	5.4%	0.0%	0.0%	0.0%	0.0%	48.6%
Year 3	5.0%	14.5%	26.6%	38.3%	34.7%	5.4%	0.0%	0.0%	0.0%	17.3%
Year 4	0.3%	1.5%	4.3%	18.8%	38.3%	34.7%	5.4%	0.0%	0.0%	1.7%
Year 5	0.0%	0.2%	0.2%	2.6%	18.8%	38.3%	34.7%	5.4%	0.0%	0.2%
Year 6	0.0%	0.0%	0.0%	0.2%	2.6%	18.8%	38.3%	34.7%	5.4%	0.0%
Year 7+	0.0%	0.0%	0.0%	0.0%	0.2%	2.7%	21.6%	59.8%	94.6%	0.0%
Avg Duration Factor	0.9160	0.9472	0.9745	1.0341	1.0871	1.1141	1.1135	1.1213	1.1252	0.9636
UW Wear-Off Adj		3.4%	2.9%	6.1%	5.1%	2.5%	-0.1%	0.7%	0.3%	5.2%

Plans with Deductible \$2,500 or Less

Member Months by Duration										8/10-12/10 (no sales after 7/10)
	8/09-7/10	8/10-12/10	1/11-6/11	7/11-6/12	7/12-6/13	7/13-6/14	7/14-6/15	7/15-6/16	7/16-6/17	
Year 1	104,578	41,511	36,482	10,329	-	-	-	-	-	20,606
Year 2	74,884	30,912	32,225	55,864	6,736	-	-	-	-	30,912
Year 3	58,712	21,596	24,898	45,394	36,430	4,392	-	-	-	21,596
Year 4	35,827	17,501	20,028	33,365	29,602	23,757	2,864	-	-	17,501
Year 5	7,127	9,912	12,778	26,748	21,758	19,304	15,492	1,868	-	9,912
Year 6	-	-	3,750	15,845	17,443	14,189	12,589	10,103	1,218	-
Year 7+	-	-	-	2,446	11,928	19,153	21,743	22,388	21,188	-

Distribution of Member Months										8/10-12/10 (no sales after 7/10)
	8/09-7/10	8/10-12/10	1/11-6/11	7/11-6/12	7/12-6/13	7/13-6/14	7/14-6/15	7/15-6/16	7/16-6/17	
Year 1	37.2%	34.2%	28.0%	5.4%	0.0%	0.0%	0.0%	0.0%	0.0%	20.5%
Year 2	26.6%	25.5%	24.8%	29.4%	5.4%	0.0%	0.0%	0.0%	0.0%	30.7%
Year 3	20.9%	17.8%	19.1%	23.9%	29.4%	5.4%	0.0%	0.0%	0.0%	21.5%
Year 4	12.7%	14.4%	15.4%	17.6%	23.9%	29.4%	5.4%	0.0%	0.0%	17.4%
Year 5	2.5%	8.2%	9.8%	14.1%	17.6%	23.9%	29.4%	5.4%	0.0%	9.9%
Year 6	0.0%	0.0%	2.9%	8.3%	14.1%	17.6%	23.9%	29.4%	5.4%	0.0%
Year 7+	0.0%	0.0%	0.0%	1.3%	9.6%	23.7%	41.3%	65.2%	94.6%	0.0%

Avg Duration Factor	0.9541	0.9690	0.9914	1.0625	1.1160	1.1502	1.1713	1.1838	1.1896	1.0060
UW Wear-Off Adj		1.6%	2.3%	7.2%	5.0%	3.1%	1.8%	1.1%	0.5%	5.4%

Plans with Deductible Greater Than \$2,500

Member Months by Duration

	8/09-7/10	8/10-12/10	1/11-6/11	7/11-6/12	7/12-6/13	7/13-6/14	7/14-6/15	7/15-6/16	7/16-6/17	8/10-12/10 (no sales after 7/10)
Year 1	198,822	89,070	75,422	17,413	-	-	-	-	-	44,112
Year 2	117,051	57,984	61,617	118,393	11,356	-	-	-	-	57,984
Year 3	62,258	28,686	43,072	86,090	77,206	7,405	-	-	-	28,686
Year 4	36,684	18,848	21,636	50,304	56,141	50,348	4,829	-	-	18,848
Year 5	7,126	9,967	13,705	28,867	32,804	36,611	32,833	3,149	-	9,967
Year 6	-	-	3,814	16,500	18,825	21,392	23,875	21,411	2,054	-
Year 7+	-	-	-	2,487	12,382	20,350	27,221	33,321	35,692	-

Distribution of Member Months

	8/09-7/10	8/10-12/10	1/11-6/11	7/11-6/12	7/12-6/13	7/13-6/14	7/14-6/15	7/15-6/16	7/16-6/17	8/10-12/10 (no sales after 7/10)
Year 1	47.1%	43.5%	34.4%	5.4%	0.0%	0.0%	0.0%	0.0%	0.0%	27.6%
Year 2	27.7%	28.3%	28.1%	37.0%	5.4%	0.0%	0.0%	0.0%	0.0%	36.3%
Year 3	14.8%	14.0%	19.6%	26.9%	37.0%	5.4%	0.0%	0.0%	0.0%	18.0%
Year 4	8.7%	9.2%	9.9%	15.7%	26.9%	37.0%	5.4%	0.0%	0.0%	11.8%
Year 5	1.7%	4.9%	6.3%	9.0%	15.7%	26.9%	37.0%	5.4%	0.0%	6.2%
Year 6	0.0%	0.0%	1.7%	5.2%	9.0%	15.7%	26.9%	37.0%	5.4%	0.0%
Year 7+	0.0%	0.0%	0.0%	0.8%	5.9%	15.0%	30.7%	57.6%	94.6%	0.0%
Avg Duration Factor	0.9235	0.9360	0.9645	1.0480	1.1055	1.1438	1.1679	1.1826	1.1896	0.9768
UW Wear-Off Adj		1.3%	3.0%	8.7%	5.5%	3.5%	2.1%	1.3%	0.6%	5.8%